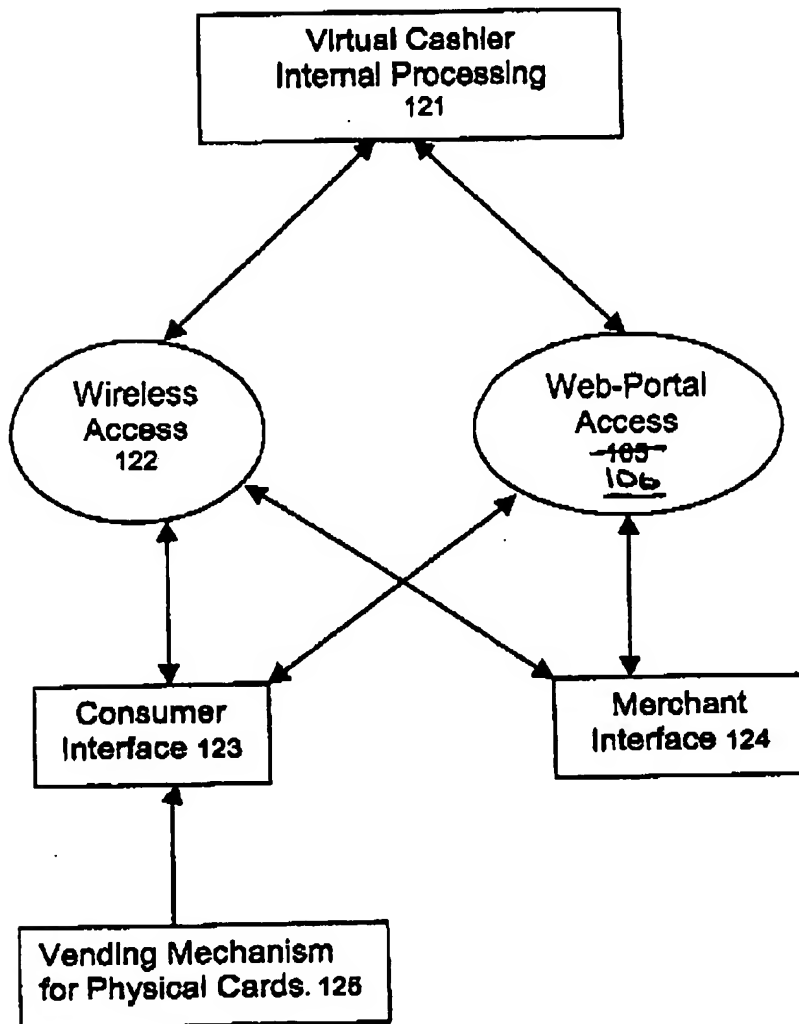


**FIGURE 1B****WEB PORTAL FLOW 1**

REPLACEMENT DRAWING

FIGURE 2A

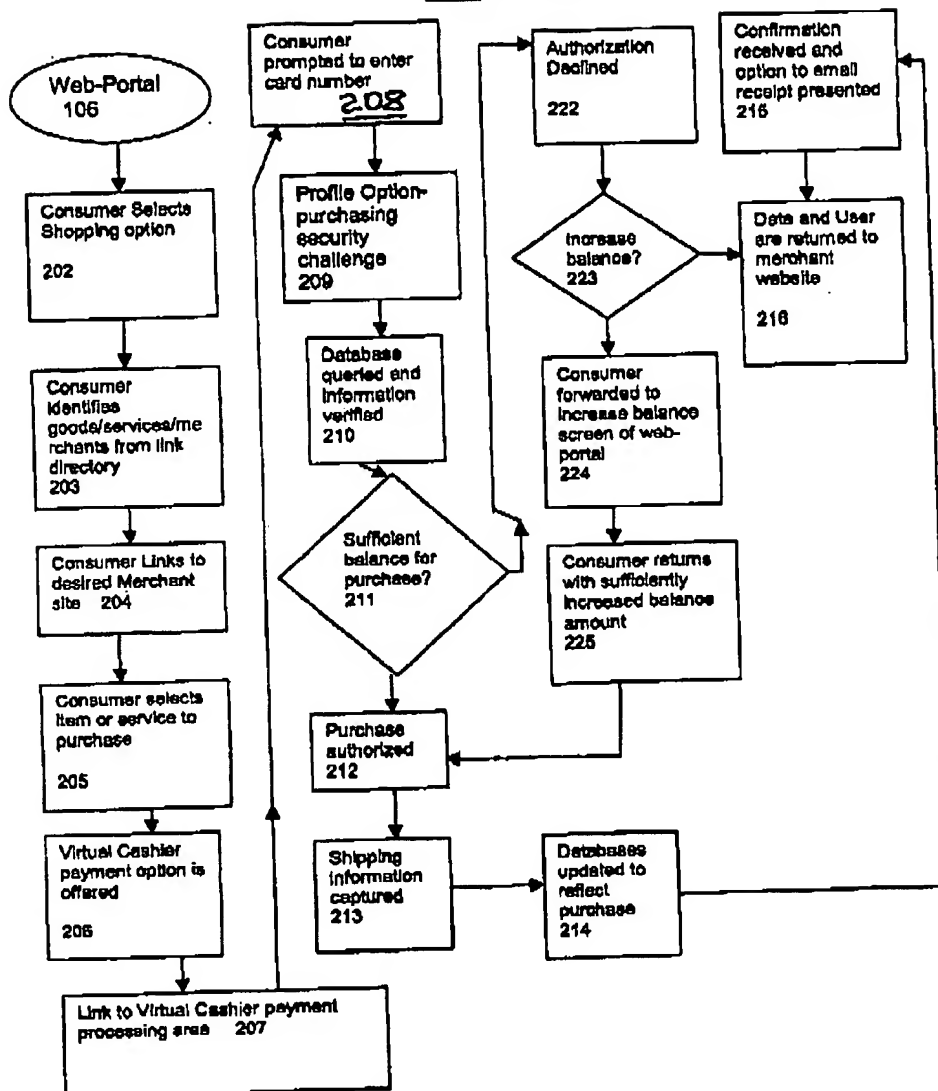
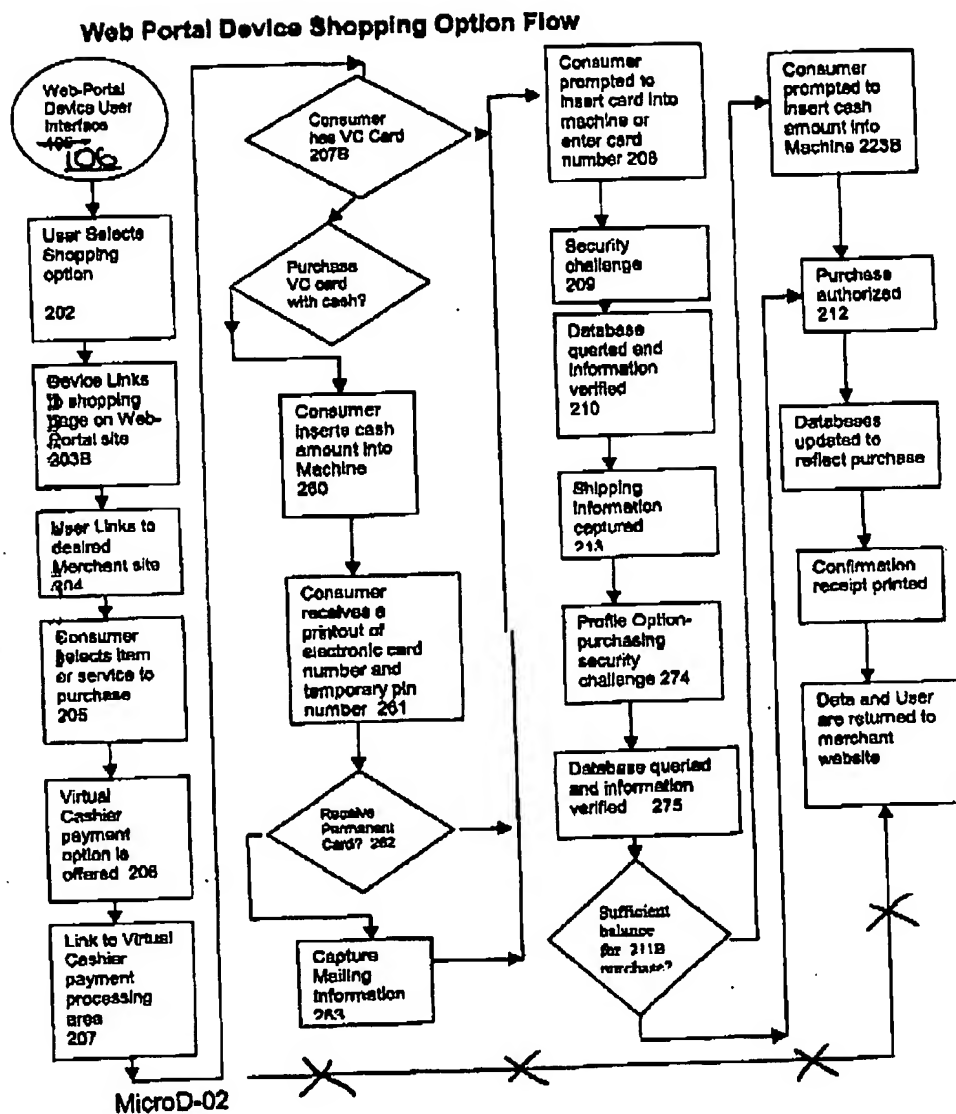
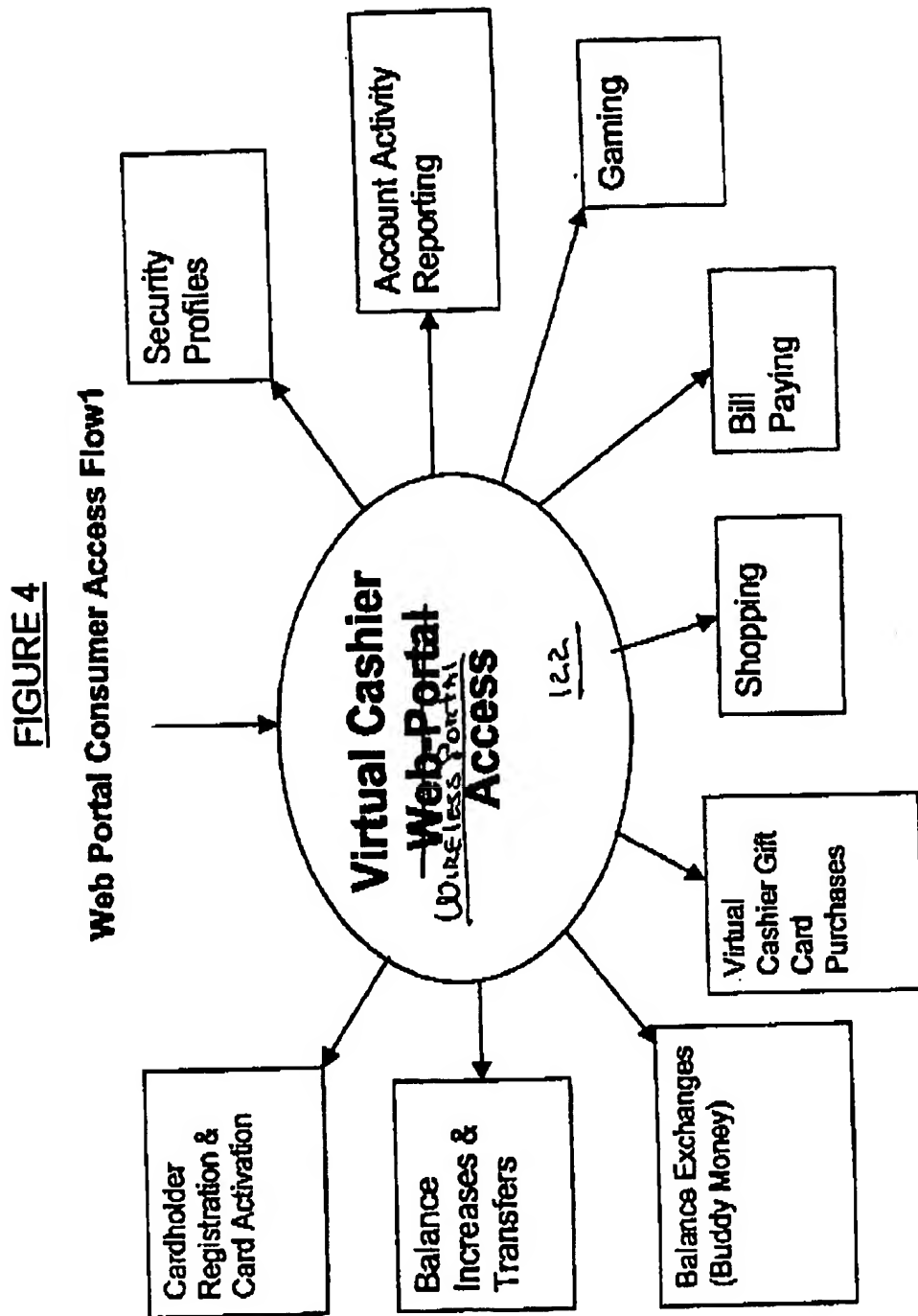
*Replacement Drawing*

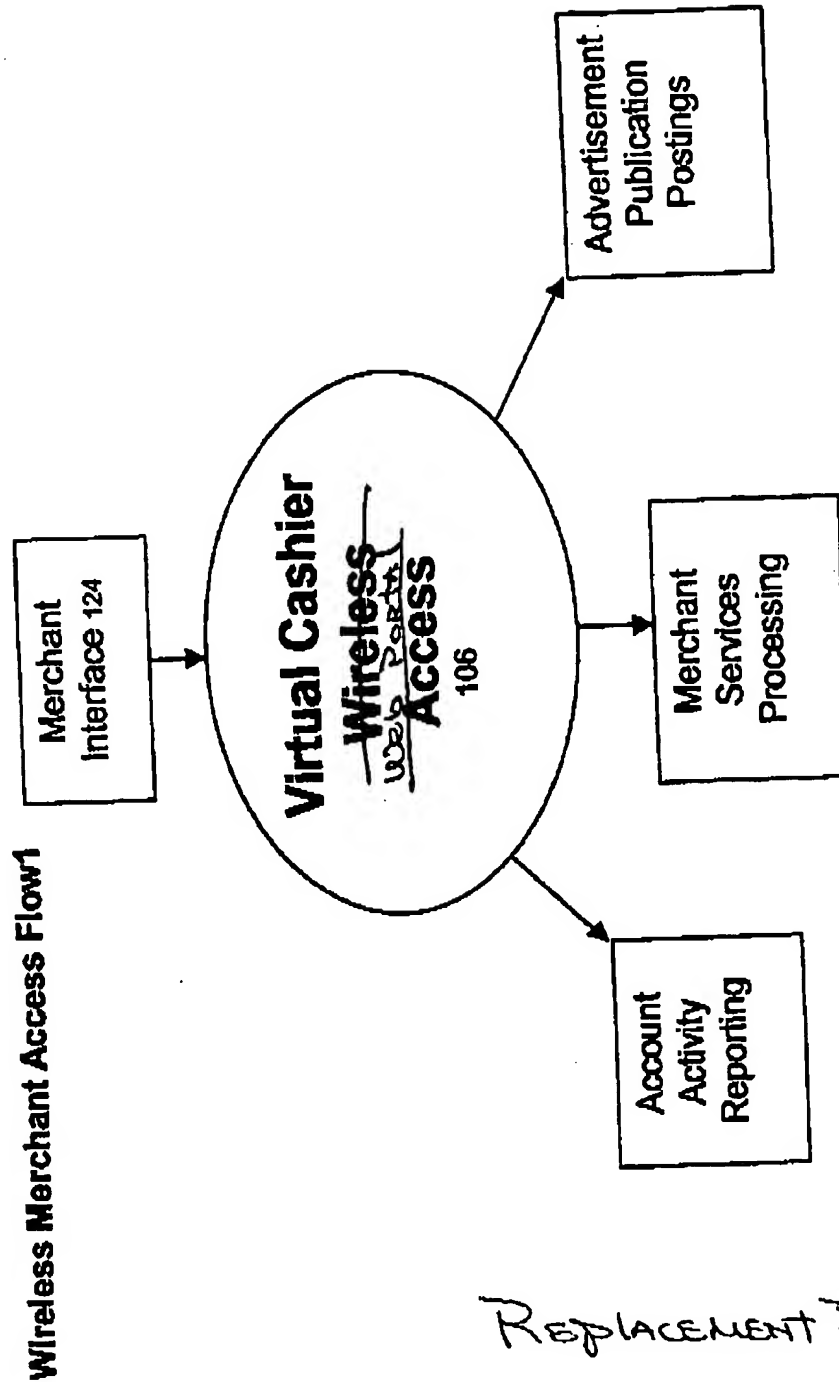
FIGURE 2B



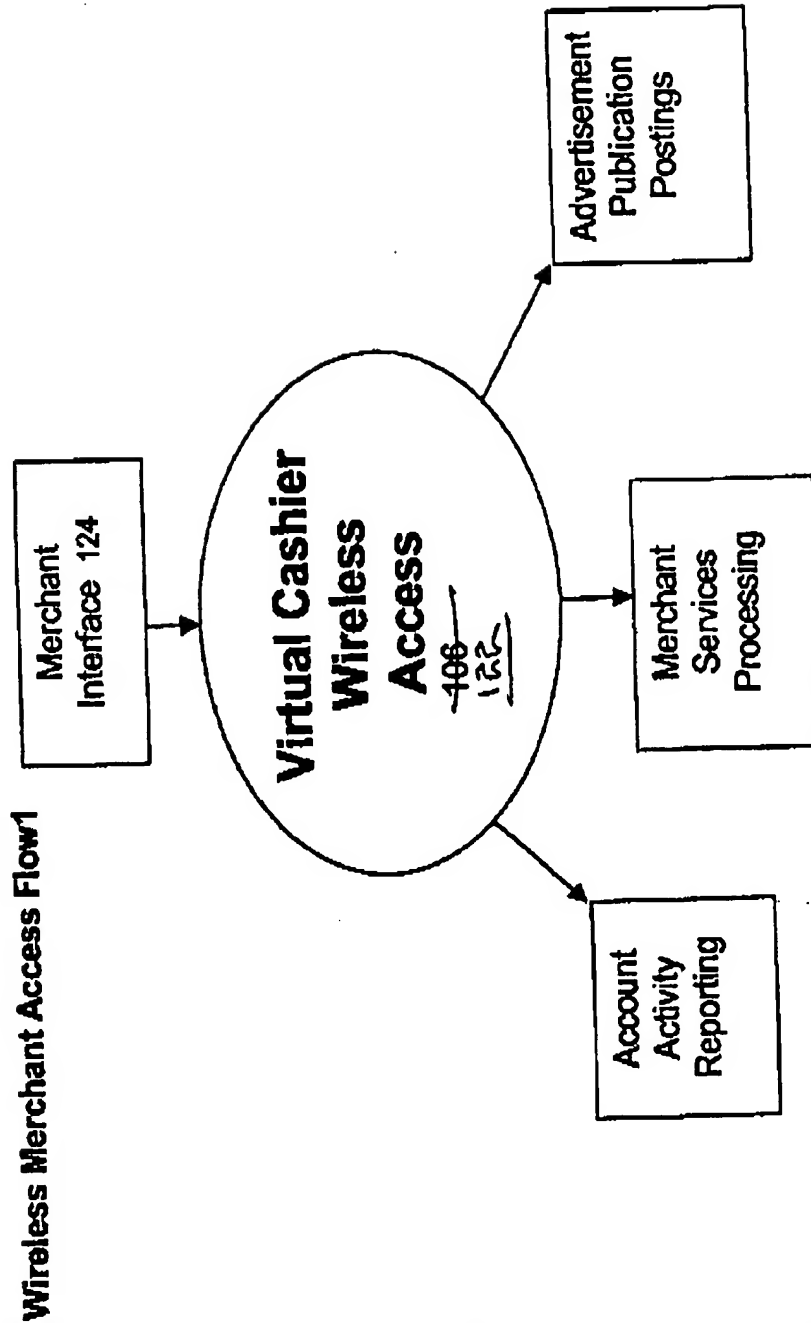
REPLACEMENT DRAWING



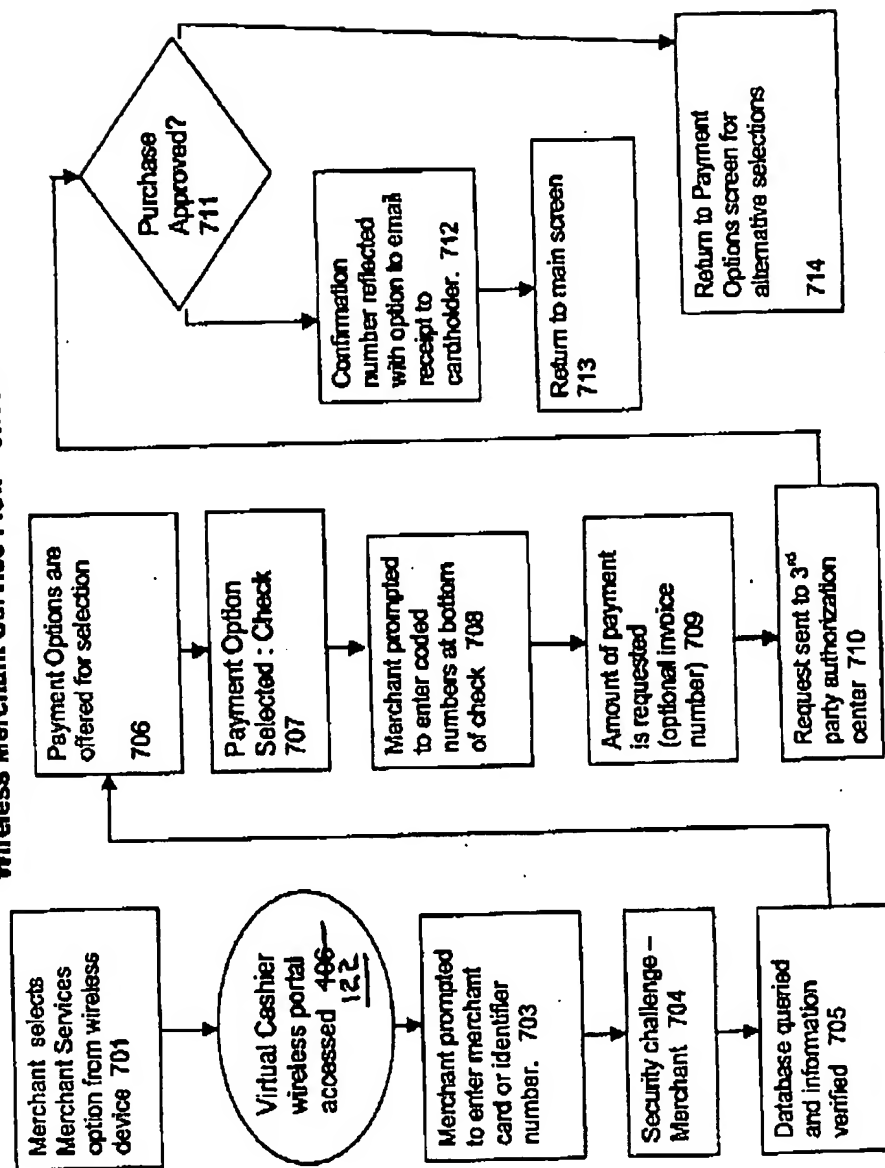
REPLACEMENT DRAWING

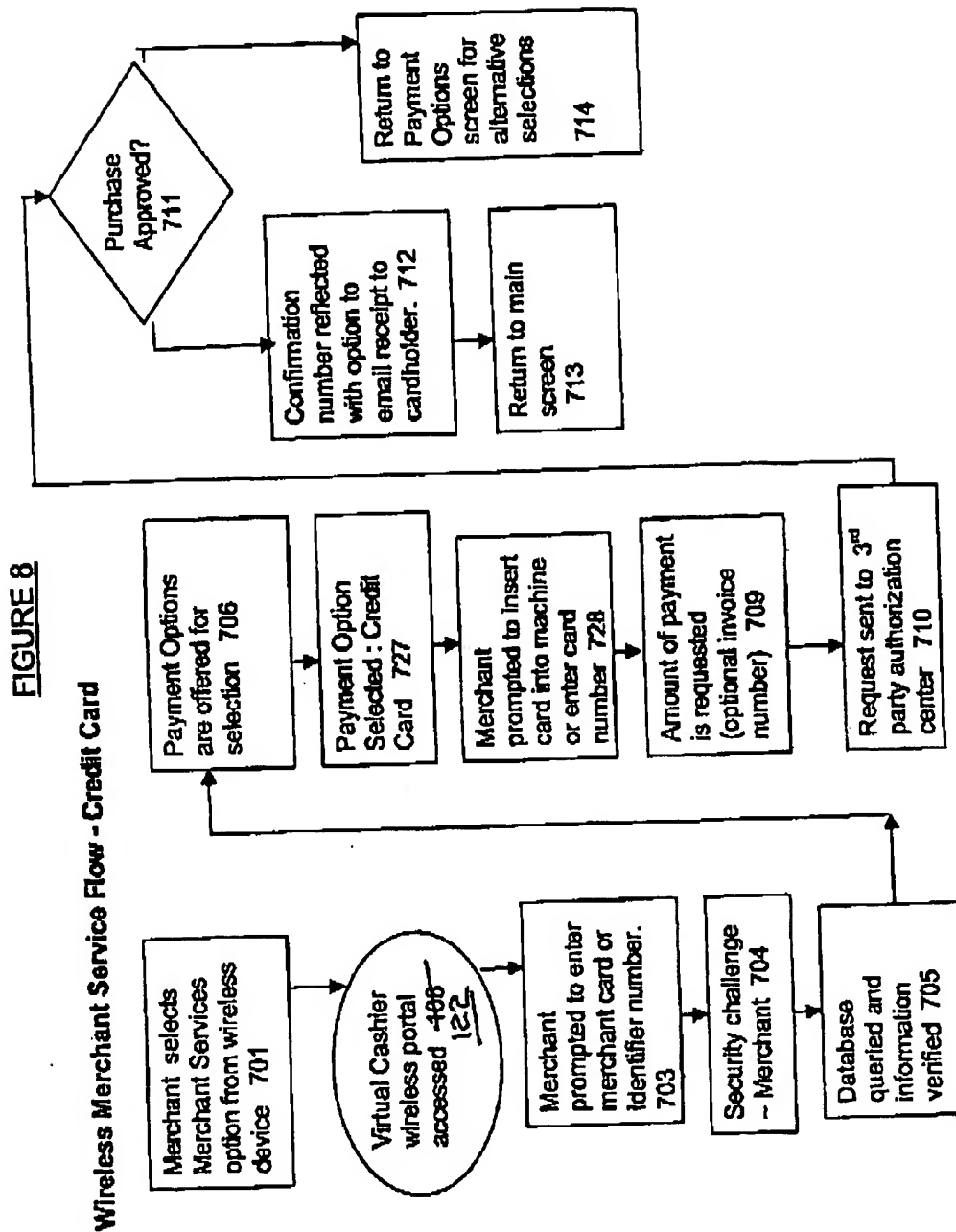
**FIGURE 5**

*Replacement Drawing*

**FIGURE 6**

*Replacement Drawing*

**FIGURE 7****Wireless Merchant Service Flow - Check***REPLACEMENT DRAWING*

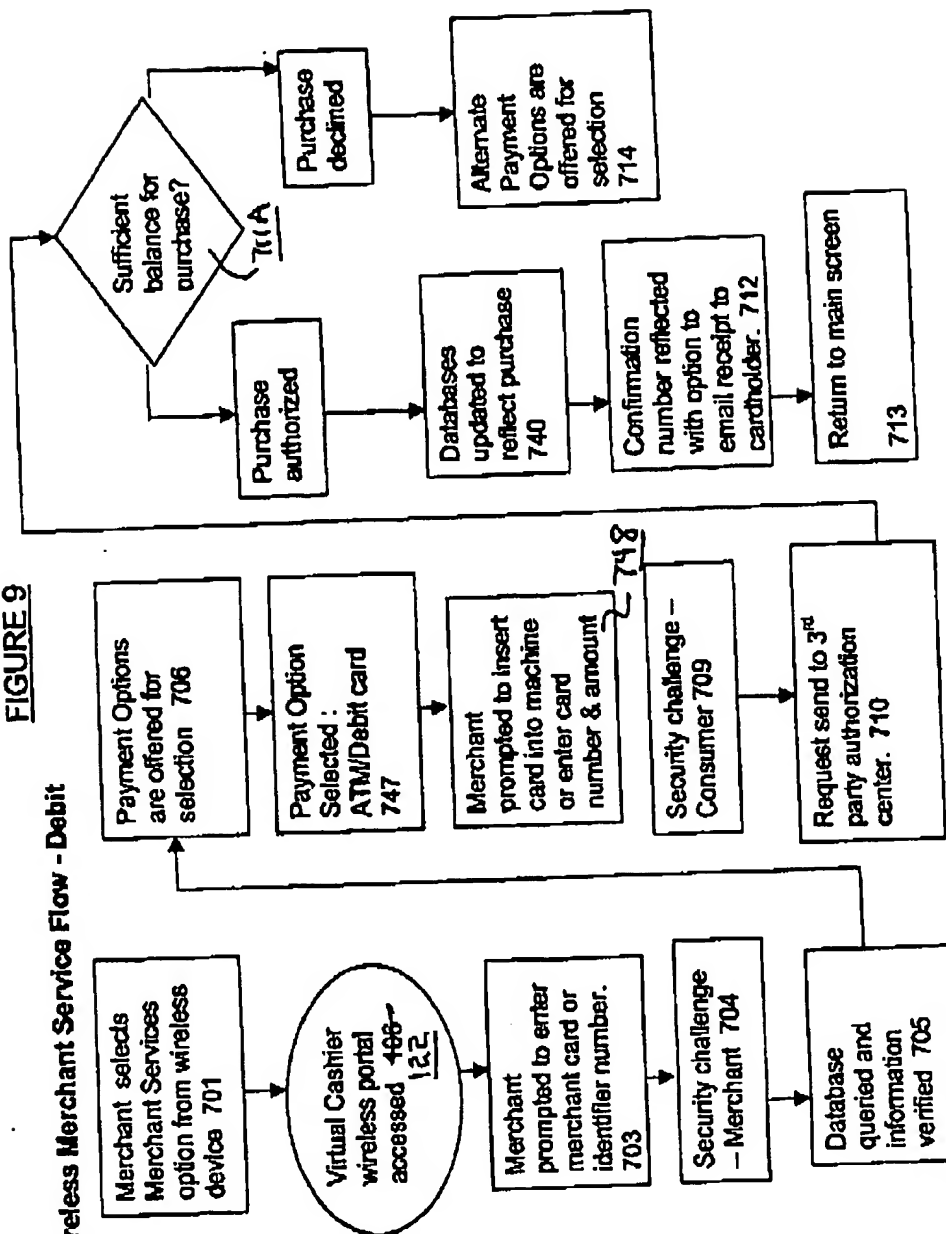


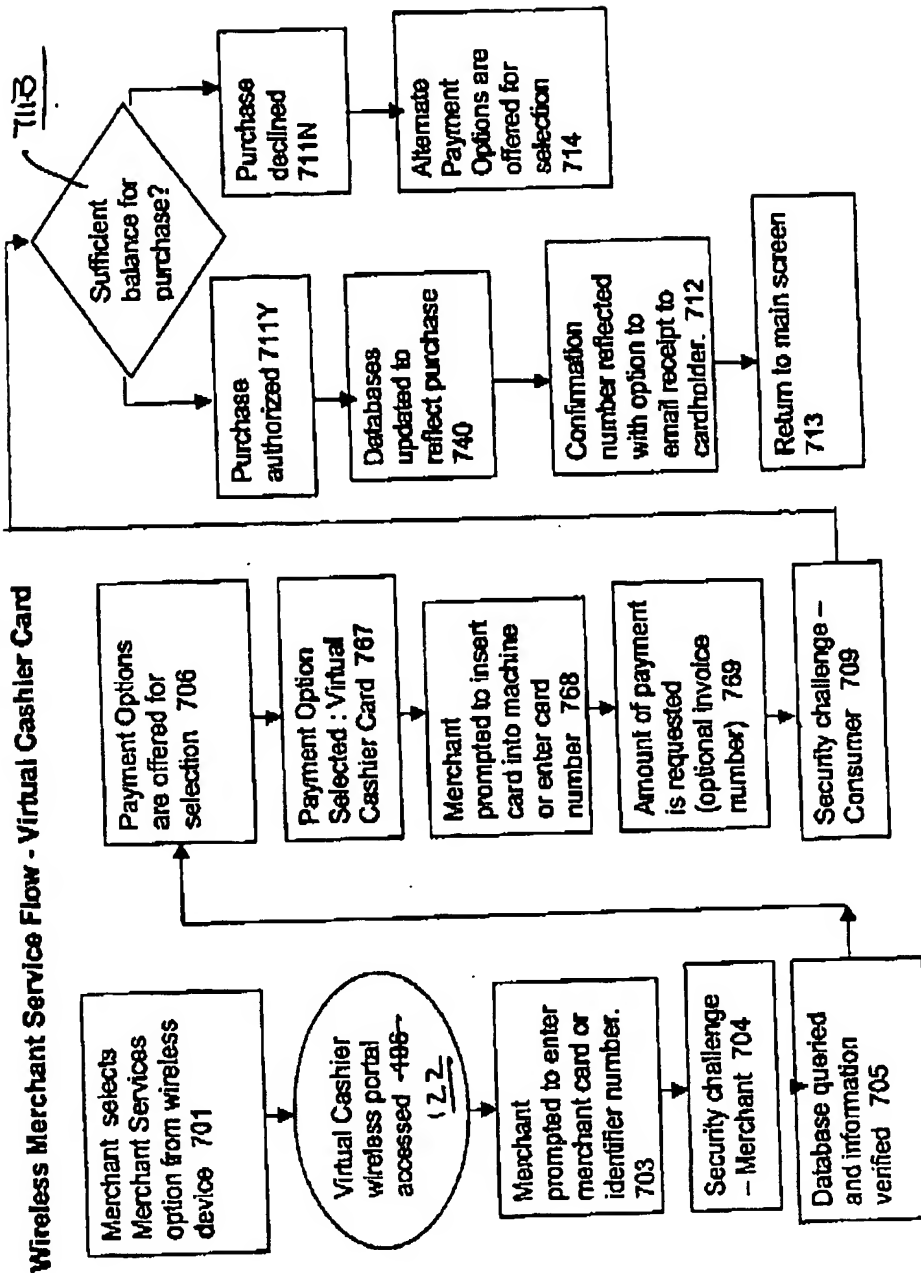
*REPLACEMENT DRAWING*



**FIGURE 9**

## Wireless Merchant Service Flow - Debit



**FIGURE 10**

*REPLACEMENT DRAWING*